



The Psychology of a Fresh Start How to Make This Year Better Than the Last

January is one of my favorite times of the year because I get to reflect honestly on the last twelve months. I like to evaluate my different roles, such as husband, father, attorney, business owner, friend, and more. This allows me to consider the most important areas of my life and ask myself: How can I do better this year? I then create a plan and a system for how I can achieve the specific areas of improvement I desire.

Each new year offers people something truly great: the feeling of a fresh start. As you count down to midnight on the eve of 2019, you'll likely get a burst of motivation, the urge to set resolutions to better yourself, and a desire to change your perspective. While all of this is great, the unfortunate downside of the new year is its fleeting nature, especially when it comes to aspirations. In fact, studies show that 80 percent of resolutions fail by the second week of February. The reason for this statistic is that people are setting arbitrary goals without creating realistic processes to achieve them. They might say: I want to be healthier, I want to be better at my job, I want to be a better husband or wife, or I want to be a better parent, but they fail to plan for the implementation of those goals. In short, they have their "what and why," but they are missing their "how." I think it's great to set goals for yourself, but if you don't have a system to achieve them, failure is essentially inevitable.

I read a great book titled, "Atomic Habits," wherein the author, James Clear, expands on this idea that the most important aspect of goal setting isn't setting the goal itself but setting up a system to achieve the goal. He offers the suggestion of trying to improve one percent each day. Just one percent daily improvement can have dramatic impacts over

time, much like compounding interest. This means, you have to take your overarching arbitrary goal and attach smaller, more pragmatic goals to meet daily. In my own life, for example, I want to continually strive to be a better father to my kids. How do I get there? I can't just wake up each day and remind myself of the goal. That won't accomplish anything. Instead, I have to aim for the one percent daily improvement — make a plan to read a book with them at least once a week or ensure that I put my work away when I get home so I have time to play a game. With these smaller, more manageable tasks, my desire to be a better parent becomes a reality. I get to relish in the small victories along the way rather than chastising myself for yet another failed resolution.

This concept can be applied by anyone. I recently worked with a client who sustained multiple catastrophic injuries in an automobile accident last year. Even a year later, lingering pain keeps her from doing even basic things like being able to clap at her son's basketball games. Her inability to

support him in the way she wants to makes her feel discouraged as a parent. Fighting back tears, she said, "I just want to feel better and get my life back." To help her accomplish this goal, we changed her focus from the long recovery process, and instead created a plan using smaller, short term tasks designed to be building blocks towards her ultimate goals. This felt much less overwhelming for her and created a sense of success for her each day.

Regardless of whether 2018 was a great year, a terrible year, or something in between, take some time this month to relish in the opportunity for a fresh start. Start by evaluating the good and the bad aspects of the previous year, come up with goals to help you become better in the areas that are most important to you, and lastly, create some smaller, manageable, daily tasks to help you realistically accomplish them. Let's make 2019 better than 2018! Happy New Year!

-Jeremy Worley



Putting the 'Pain' in Champagne

SPONTANEOUSLY EJECTING CORK CAUSES LAWSUIT

For many people, preparing for the New Year's countdown is the most exhilarating part of the holiday season. You tune your TV to the Times Square ball drop, hand out party hats, confetti, and noisemakers, and meticulously line up some champagne flutes. What's left to do? Pop open the champagne! There are many partiers who pop the cork with enthusiastic and careless abandon, while others point the bottle away from their faces and anxiously twist the cork until they hear those bubbles surge to the surface. Turns out, while the latter practice may be slightly less fun, it's certainly the safer approach.

On April 8, 1978, Charles J. Murray was injured when a natural cork stopper spontaneously ejected from a bottle of previously unopened Almaden Blanc de Blancs champagne and struck him in the left eye. He was preparing to serve the bubbly to a party of 40 people, so he placed 12 bottles on a rolling cart and removed the foil and wire retainer from three or four bottles — including the one that eventually injured him. Once he started to roll the cart toward the guests, the cork shot out of the bottle all on its own.

Due to the severity of his injury, Murray sued Almaden Vineyards, Inc., National Distillers and Chemical Corporation, and Carbo, Inc., alleging that they were responsible because they failed to include a proper warning label on the bottle. The defendants, however, argued that the cork stopper did not and could not spontaneously eject unless Murray had handled the bottle improperly. The case was argued by both sides for two years, but eventually, Murray won. Almaden Vineyards now prints the following on its bottles: "WARNING: THIS BOTTLE IS UNDER PRESSURE. THE STOPPER WILL EJECT SOON AFTER THE WIRE HOOD REMOVAL. TO PROTECT AGAINST INJURY TO FACE AND EYES, POINT AWAY FROM SELF AND OTHERS WHEN OPENING."

When it comes to bubbly-induced mayhem, the greatest potential trouble lies in the eye of the beholder — literally. With an estimated velocity of 60 miles per hour, uncontrolled corks do in fact fly faster than the blink of an eye. To avoid having to explain a not-so-fashionable eye patch at work on Monday, handle those fizzy drinks with care.

How to Spend Wisely in Retirement

MAKE YOUR SAVINGS LAST



When it comes to retirement and finances, there's enough material about saving to fill a library. You see commercials on TV showing one tiny domino gradually becoming a massive tower, you hear advice from coworkers and family members, and you read books and articles on the topic. Much less attention, however, is paid to how to spend those savings once you're actually retired, even though it's a significant part of the equation. After all, it doesn't matter how much you save if you blow it all in a year. Here are a few considerations to keep in mind as you begin chipping away at that nest egg.

HOW MUCH TO SPEND

The easiest way to budget for your retirement is with a level spending plan. In this system, you simply estimate how many years your retirement will last and divide your savings by that number. It's better to make a generous estimate rather than a conservative one. A survey of financial planners conducted by the American Institute of Certified Public Accountants (AICPA) found that outliving savings is the No. 1 concern of those approaching retirement. Underestimating your life span is an easy way for this fear to come true.

Of course, a level spending plan assumes that your financial needs won't change over the course of your retirement. If you're the type of person who regularly meets and exceeds your budgeting goals, you can probably make it work. If not, you may want to consider a plan that allocates more money with each passing year of retirement. In the event of increased medical costs or other later-life expenses, an escalating plan provides a financial safety net.

WHAT TO SPEND ON

Some of your spending choices will come down to personal preference and interests, but you might be surprised to learn that one category of spending consistently proves more fulfilling than others. Professor Michael Finke of The American College surveyed nearly 1,500 retirees and found that spending money on leisure activities and experiences caused the lowest rate of regret. Finke calls this "social spending" and surmises that it's favored because it encourages older adults to get out into the world and enjoy their retirements.

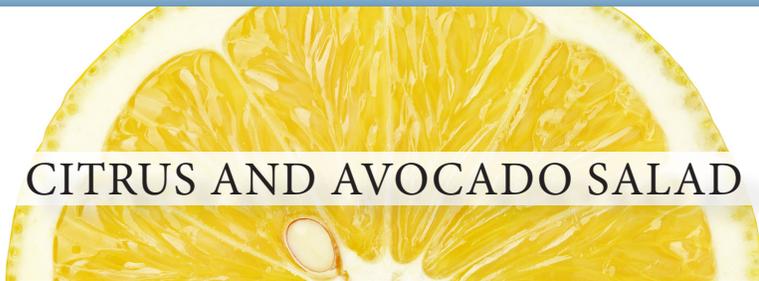
There is no perfect plan for how to spend your savings during retirement. But there is one very wrong way to go about it, and that's mindlessly. However you choose to spend your savings, make sure you have a plan.



TAKE A BREAK

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CITRUS AND AVOCADO SALAD

Winter is the height of citrus season, so it's a perfect time to experiment with oranges and lemons. Roasting the fruits concentrates their flavor and makes the skins edible, creating a blast of flavor for this winter salad.

Ingredients

- 1 blood, cara cara, or navel orange, sliced 1/8-inch thick and deseeded
- 1 Meyer or regular lemon, sliced 1/8-inch thick and deseeded
- 4 tablespoons olive oil, divided
- 1/4 small red onion, thinly sliced
- 2 tablespoons fresh lemon juice
- 1 bunch arugula
- 1/2 cup fresh mint leaves
- 1 avocado, cut into wedges
- Salt and pepper, to taste

Directions

1. Heat oven to 425 F.
2. In a rimmed baking sheet, toss citrus slices with 1 tablespoon oil and season with salt and pepper. Roast citrus until lightly charred and caramelized, about 10–15 minutes. Let cool.
3. Meanwhile, in a large mixing bowl, combine onion and lemon juice. Season with salt and let sit for 5 minutes.
4. Add citrus, arugula, and mint to onion mixture. Drizzle with remaining oil, season with salt and pepper to taste, and toss thoroughly.
5. Add avocado, combining very gently to not crush avocado.

Inspired by Bon Appétit



Social Media Reminders for Parents

Social media has been making the world smaller than ever. The distance among cross-country relatives and friends shrinks with each post or Skype call. And instant updates from loved ones are particularly valuable during the holidays. That Christmas morning video call means Grandma and Grandpa get to see their grandkids in their new holiday outfits, but so can online predators.

According to digital and safety experts, half of the photos filtered onto the darknet are stolen from parents' social media accounts. If these predators are privy to your photos, they're also able to snag your location and other sensitive information, putting you and your children at physical risk as well.

On a less disturbing note, social media content is permanent. Even after you delete a post or a photo, it leaves a digital footprint that could follow your child throughout their education and could even affect job interviews or future relationships. It's still possible for you to foster a sense of privacy in the digital age, but it's important to respect what your child deems private information. After all, it's their future. Consider these rules before you share.

1. **Ask your child's permission.** If they can speak, then they can speak for themselves. Children love to see photos of themselves, but they may also be aware of what they are and aren't comfortable with, even at a young age.
2. **Limit the nudity.** Everyone loves a beach day, but think twice before posting swimsuit or skinny-dipping pictures. Opt to post safer photos, like the family posing prior to fun in the sun.
3. **Check your settings.** Your privacy settings may be exposing your family to more people than you know, and if you feel the need to share every minute of your child's day online, making these settings airtight will protect your children and their reputations.

Consider some of these safe alternatives to regular public posting:

1. **TinyBeans.com** is a secure photo-sharing website for parents of babies and young children. The digital photo album app allows you to share photos with only the people you choose.
2. **Create a separate, secure group on Facebook.** Family, friends, or coworkers in closed groups can still fawn over their little ones in a personal, safe setting.

Despite the dangers your digital life can elicit, you don't have to avoid the digital world completely. Social media is still a great tool for families to stay connected, as long as you take precautions. Go ahead and brag about your kids online — just be safe and considerate of your child's wishes.



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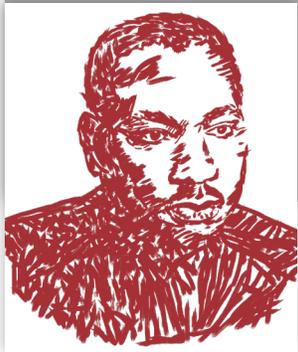
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A Message of Universal Love Commemorating MLK Jr.

In many of his speeches and sermons, Martin Luther King Jr. spoke

about love. He wasn't talking about the romantic kind, though. King often used the term "agape," an Ancient Greek word used to refer to the unconditional love of God for man, to talk about universal love for all people, regardless of race, religion, or circumstance.

We commemorate King on Jan. 21. It's a celebration and a National Day of Service, so take the opportunity to honor King's message of universal love. Here are three ways to put agape into practice.

1. PAY A VISIT TO A HISTORICAL SITE.

Immerse yourself in King's message this month by visiting the places where these

historic events occurred. Our nation is full of opportunities to become better acquainted with the birth of the civil rights movement, from the King Center in Atlanta, Georgia, to Selma, Alabama, where protest marches were held in 1965. After all, if we don't know our past, we are doomed to repeat it.

2. EDUCATE YOURSELF AND OTHERS ABOUT THE STRUGGLES PEOPLE HAVE FACED.

Learning about the experiences of others cultivates empathy. When you interact with someone across cultural or subcultural boundaries, it helps to reduce prejudice. Promote positive interactions in your community by hosting a film night or book club focused on the civil rights movement. You can feature a movie like "Selma" or "13th." For a book club, select an autobiography or biography that puts yourself in someone else's shoes, like Maya Angelou's "I Know Why the

Caged Bird Sings," or Rebecca Skloot's "The Immortal Life of Henrietta Lacks."

3. SHARE THE MESSAGE OF NONVIOLENCE AND GIVE BACK TO YOUR COMMUNITY.

At the center of King's message was the principle of nonviolence. Consider how you can advocate for nonviolence in your community. You could donate your time or money to a local shelter for victims of abuse, or volunteer your home to foster abandoned pets. If you're part of a PTA or another school organization, encourage students to put an end to bullying. The Mix It Up program has anti-bullying lessons and activities that support King's message.

Take some time to reflect on Martin Luther King Jr.'s vision this month and take part in the universal message of love. Don't we all want more of that?